

The New Medicare Law *and you*



Timeline for Medicare Changes

2004-2005

Medicare drug discount card available from June 2004 through 2005. Card includes \$600-a-year credit for eligible low-income enrollees.

January 2005

Medicare Part B annual deductible increases from \$100 to \$110, and rises yearly afterward.

November 15, 2005 through May 15, 2006

First enrollment period to sign up for the new Medicare drug benefit.

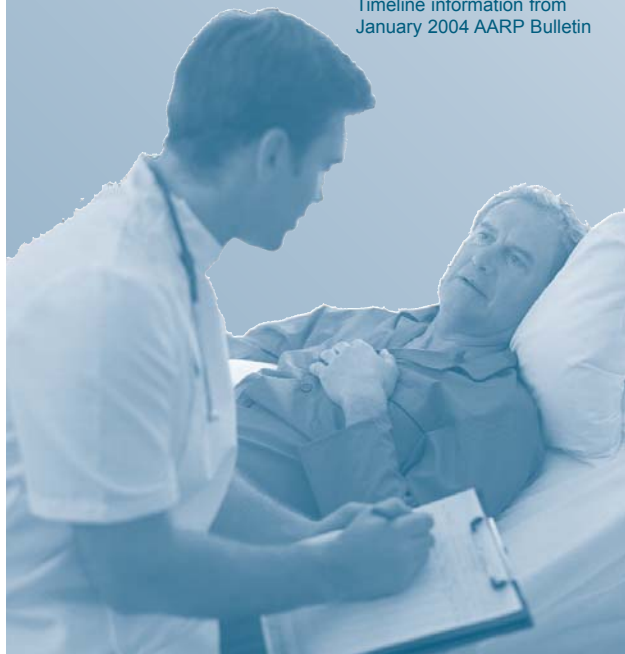
January 2006

New Medicare drug benefit program goes into operation.

January 2007

Higher income beneficiaries begin paying more for Medicare Part B premiums.

Timeline information from
January 2004 AARP Bulletin



Information from State Representative **Markt Lytle**

In December of 2003 the president signed into law a Medicare reform bill that will be the largest revamp in Medicare history. This law contains numerous changes including a prescription drug benefit in 2006.

Under the new law Medicare recipients will have the choice to enroll in new options including:

Discount Drug Cards—Enrollment in this option begins in May of 2004 and will continue through December of 2005. Medicare will contract with private companies to offer drug cards that could save people 10 to 25 percent on prescription drugs until the new Medicare prescription drug benefit starts in 2006.

Individuals with an income of \$12,569 or less and married couples with a combined income of \$16,862 or less may qualify for a \$600 credit on their discount card each year.

Preventive Benefits—Beginning in 2005, new benefits will include blood tests for early detection of cardiovascular disease and screening tests for individuals at risk of diabetes.

Prescription Drug Plans—Beginning in 2006, an option will be added to Medicare that will allow individuals to enroll in various plans to cover prescription drugs. Under this option you will choose a plan and pay a premium of approximately \$35 per month. Then after a \$250 deductible, Medicare will pay 75 percent of the costs between \$250 and \$2,250.

Some drug plans may have additional options to assist with out-of-pocket costs and extra help will be available to individuals with low incomes and limited assets.

To learn more please read the comprehensive information at www.medicare.gov or call 1-800-633-4227.



Information from
State Representative
Markt Lytle



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Medicare Modernization Act of 2003

The new Medicare law should bring individuals age 65 and older, people with certain disabilities and people with End-Stage Renal Disease, more choices in health coverage and better health care benefits. While this is a federal act, because I represent you I feel it is important to share this information.

These options are voluntary, so take the time to learn about the upcoming options and which ones will be right for you!

Rep. Markt Lytle

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